

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert E. Robinson
Susan C. Robinson
Debtors

Case No. 13-02656-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Feb 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2018.

db/jdb
4319797 +Robert E. Robinson, Susan C. Robinson, 2 North Trail, Fairfield, PA 17320-8099
4319799 +APOTHAKER & ASSOC PC, 520 FELLOWSHIP ROAD, C306, MOUNT LAUREL, NJ 08054-3410
4348631 +ASOCIATED CREDITORS EXCHANGE, 3443 N CENTRAL AVENUE STE 1100, PHOENIX, AZ 85012-2223
4319810 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4319811 N.A.R. INC, 5225 N WILEY POST WAY ST, SALT LAKE CITY, UT 84116
4321458 +NCB MGMT SERVICES, POST OFFICE BOX 1099, LANGHORNE, PA 19047-6099
4319813 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
4319815 +PNC BANK, 27730 LIBERTY AVENUE, PITTSBURGH, PA 15265-0001
+VACATION CHARTERS LTD, ONE LAKE DRIVE, POST OFFICE BOX 592, LAKE HARMONY, PA 18624-0592

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/Text: bankruptcy@patriotfcu.org Feb 15 2018 18:51:35 Patriot Federal Credit Union,
800 Wayne Avenue, Chambersburg, PA 17201-3810
4319800 +EDI: ACCE.COM Feb 15 2018 18:53:00 ASSET ACCEPTANCE LLC, PO BOX 1630,
WARREN, MI 48090-1630
4319801 EDI: ARSN.COM Feb 15 2018 18:53:00 ASSOC RECOVERY SYSTEMS, POST OFFICE BOX 469046,
ESCONDIDO, CA 92046-9046
4322381 +EDI: ACCE.COM Feb 15 2018 18:53:00 Asset Acceptance LLC, P.O. Box 2036,
Warren Mi 48090-2036
4319802 EDI: BANKAMER.COM Feb 15 2018 18:53:00 BANK OF AMERICA, POST OFFICE BOX 982235,
EL PASO, TX 79998-2235
4319803 EDI: BANKAMER.COM Feb 15 2018 18:53:00 BANK OF AMERICA, N.A., 4161 PIEDMONT PKWY,
GREENSBORO, NC 27410
4319804 +E-mail/Text: cms-bk@cms-collect.com Feb 15 2018 18:51:28 CAPITAL MGMT SERVICES LP,
726 EXCHANGE STREET, SUITE 700, BUFFALO, NY 14210-1464
4319805 +E-mail/Text: bankruptcy@cavps.com Feb 15 2018 18:51:37 CAVALRY PORT,
500 SUMMIT LAKE DR SUITE 400, VALHALLA, NY 10595-2322
4319806 +EDI: WFNNB.COM Feb 15 2018 18:53:00 COMENITY CAPITAL/HSN, 995 W 122ND AVE,
WESTMINSTER, CO 80234-3417
4348131 +E-mail/Text: bankruptcy@cavps.com Feb 15 2018 18:51:37 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
4319807 +EDI: RMSC.COM Feb 15 2018 18:53:00 GEGRB/QVC, PO BOX 965018, ORLANDO, FL 32896-5018
4319808 +EDI: RMSC.COM Feb 15 2018 18:53:00 GEGRB/SAMS CLUB DC, PO BOX 965005,
ORLANDO, FL 32896-5005
4319809 +EDI: HFC.COM Feb 15 2018 18:53:00 HSBC BANK, POST OFFICE BOX 5253,
CAROL STREAM, IL 60197-5253
4319812 +E-mail/Text: bankruptcy@patriotfcu.org Feb 15 2018 18:51:35 PATRIOT FCU, 800 WAYNE AVE,
CHAMBERSBURG, PA 17201-3810
4371918 EDI: PRA.COM Feb 15 2018 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4364907 +E-mail/Text: bankruptcy@patriotfcu.org Feb 15 2018 18:51:35 Patriot Federal Credit Union,
PO Box 778, Chambersburg, PA 17201-0778
4472871 +EDI: Q3G.COM Feb 15 2018 18:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788
4472870 EDI: Q3G.COM Feb 15 2018 18:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4319814 +EDI: WTRRN BANK.COM Feb 15 2018 18:53:00 TARGET NB, PO BOX 673,
MINNEAPOLIS, MN 55440-0673
4331469 +E-mail/Text: bncmail@w-legal.com Feb 15 2018 18:51:36 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4319798 ARMANDO MONTELONGO-F
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Gary J Imblum on behalf of Debtor 2 Susan C. Robinson gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com
Gary J Imblum on behalf of Debtor 1 Robert E. Robinson gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Markian R Slobodian on behalf of Creditor Patriot Federal Credit Union law.ms@usa.net
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Robert E. Robinson
First Name Middle Name Last Name

Debtor 2 Susan C. Robinson
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-02656-HWV**

Social Security number or ITIN **xxx-xx-6606**
EIN ____-____-____

Social Security number or ITIN **xxx-xx-3396**
EIN ____-____-____

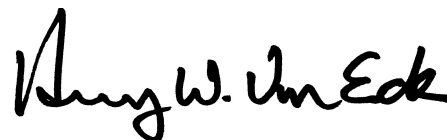
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E. Robinson

Susan C. Robinson

February 15, 2018By the
court:

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.